

# EXHIBIT A



# Portfolio Recovery Associates, LLC

11/03/2020

Dear RIVKA SURA YTYL ROTTENBERG,

**We know life happens.**

Every day Portfolio Recovery Associates, LLC works with people to resolve their debt. We would love to do the same for **YOU**.

Sincerely, PRA, LLC  
Kelly J Moore 1-800-772-1413

**Account Details**

**Account Number:** [REDACTED]  
**Seller:** U.S. BANK NATIONAL ASSOCIATION  
**Original Creditor:** U.S. BANK NATIONAL ASSOCIATION  
**Original Account Number:** [REDACTED]  
**Last Payment Date or Default Date:** 08/03/2018  
**Creditor to Whom Debt is Owed:** PORTFOLIO RECOVERY ASSOCIATES, LLC  
**Balance:** \$1,896.18

**Account Offers****Pay the Full Balance****OR****Choose a Savings Plan**

- **1 Payment of \$1,896.18**
- **6 Monthly Payments of \$316.03\***
- **12 Monthly Payments of \$158.01\***

- **1 Payment of \$1,516.94**  
and **SAVE \$379.24\***
- **Pay \$134.31 for 12 consecutive months**  
and **SAVE \$284.46\***
- **Pay \$94.81 for 18 consecutive months**  
and **SAVE \$189.60\***

**Your first payment must be received by: 12/07/2020**

\*We are not obligated to renew this offer.

**Contact Us**

Visit us online at:  
[www.PRApay.com](http://www.PRApay.com)



Call Toll - Free 1-800-772-1413 to discuss your account with us.



Portfolio Recovery Associates, LLC  
P.O. Box 12914  
Norfolk VA 23541

**This communication is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.**

Notice: See Reverse Side for Important Information

50M2

DEPT 922  
PO BOX 4115  
CONCORD CA 94524

Account Number: [REDACTED]

Payment Amount: \_\_\_\_\_

CHANGE SERVICE REQUESTED



RIVKA SURA YTYL ROTTENBERG



Pay Online at [www.PRApay.com](http://www.PRApay.com)  
or mail to:

PORTFOLIO RECOVERY ASSOCIATES, LLC  
P.O. Box 12914  
Norfolk VA 23541



**MAKE ALL CHECKS PAYABLE TO: PORTFOLIO RECOVERY ASSOCIATES, LLC**

**SEND ALL PAYMENTS TO: PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12914, Norfolk, VA 23541**

**HOURS OF OPERATION:** Mon. to Fri. 8am - 11pm, Sat. 8am - 8pm, Sun. 11am - 10pm (EST)

**FOR THE HEARING IMPAIRED:** TDD: 1-800-828-1120

**COMPANY ADDRESS:** Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES:** Call 1-800-772-1413 or write to: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd., Norfolk, VA 23502

**DISPUTES E-MAIL ADDRESS:** PRA\_Disputes@portfoliorecovery.com

**QUALITY SERVICE AVAILABLE Mon. - Fri. 8 AM to 6 PM (ET)**

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at 1-800-772-1413 or by e-mail at PRACustomerCare@portfoliorecovery.com.

**NOTICE:** We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws.

**NEW YORK CITY:** City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 2045465, 2052875, 2061138, 2063671, 2070336.

A translation and description of commonly-used debt collection terms is available in multiple languages on the NYC Department of Consumer Affairs' website, [www.nyc.gov/dca](http://www.nyc.gov/dca).

PRA offers translation services in numerous languages for customers that prefer to speak with us over the telephone in a language other than English. In addition, PRA offers Spanish versions of its letters. If you prefer to speak with us in a language other than English, please contact us at 1-800-772-1413 to let us know of your preference and to determine if PRA can translate into your preferred language via LanguageLine Solutions or to request a Spanish-speaking representative. To request future letters in Spanish, please contact us at 1-800-772-1413. PRA's website, [www.portfoliorecovery.com](http://www.portfoliorecovery.com), is available in English or Spanish.